

**IT IS THE VENDOR'S RESPONSIBILITY TO CHECK  
FOR ADDENDUMS PRIOR TO SUBMITTING PROPOSALS**

## **REQUEST FOR PROPOSALS SPECIFICATIONS NO. 06-126**

The City of Lincoln and Lancaster County intends to enter into a contract and invites you to submit a sealed proposal for:

**GROUP TERM LIFE, ACCIDENTAL DEATH AND  
DISMEMBERMENT, VOLUNTARY LIFE & DEPENDENT LIFE**

**MEETING OR EXCEEDING THE CITY OF LINCOLN AND  
LANCASTER COUNTY'S SPECIFICATIONS**

Eight (8) sealed proposals should be sent to the Purchasing Agent, on or before **12 noon on Wednesday, April 19, 2006** to the office of the Purchasing Agent, 440 South 8<sup>th</sup> Street, Suite 200, K Street Complex, Lincoln, Nebraska, 68508. Proposals will be publicly opened, reading only the names, in the Purchasing Conference Room.

Contact the City of Lincoln Purchasing Department, 440 So. 10<sup>th</sup> St., Ste.200, Lincoln, NE 68508, phone 402-441-7410 to request copies of demographics for this proposal.

Proposers should take caution if U.S. Mail, or if mail delivery services are used for the submission of proposals. Mailing should be made in sufficient time for proposals to arrive in Purchasing, prior to the date specified above.

**INSTRUCTIONS TO PROPOSERS**  
**CITY OF LINCOLN, NEBRASKA**  
**PURCHASING DIVISION**

**1. PROPOSAL PROCEDURE**

- 1.1 Each RFP must be legibly printed in ink or typed, include full name, business address, telephone number, fax number and email address of the Proposer; and be signed in ink by the Proposer.
- 1.2 Response by a firm/organization other than a corporation must include the name and address of each member.
- 1.3 A response by a corporation must be signed in the name of such corporation by a duly authorized official thereof.
- 1.4 Any person signing a response for a firm, corporation, or other organization must show evidence of his authority so to bind such firm, corporation, or organization.
- 1.5 Proposals received after the time and date established for receiving offers will be rejected.

**2. EQUAL OPPORTUNITY**

- 2.1 Each proposer agrees that it shall not discriminate against any employee or applicant for employment because of race, color, religion, sex, disability, national origin, age, or marital status. In the employment of persons, proposer shall take affirmative action to ensure that applicants are employed and that employees are treated during employment without regard to race, color, religion, sex, disability, national origin, age, or marital status.

**3. DATA PRIVACY**

- 3.1 Proposer agrees to abide by all applicable State and Federal laws and regulations concerning the handling and disclosure of private and confidential information concerning individuals and corporations as to inventions, copyrights, patents and patent rights.
- 3.2 The proposer agrees to hold the City harmless from any claims resulting from the proposer's unlawful disclosure or use of private or confidential information.

**4. PROPOSER'S REPRESENTATION**

- 4.1 Each proposer by signing and submitting an offer, represents that he/she has read and understands the specification documents, and the offer has been made in accordance therewith.
- 4.2 Each offer for services further represents that the proposer is familiar with the local conditions under which the work and has correlated the observations with the requirements of the RFP.

**5. SPECIFICATION CLARIFICATION**

- 5.1 Proposers shall promptly notify the Purchasing Agent of any ambiguity, inconsistency or error which they may discover upon examination of specification documents.

- 5.2 Proposers desiring clarification or interpretation of the specification documents shall make a written request which must reach the Purchasing Agent at least seven (7) calendar days prior to date and time for response receipt, unless otherwise noted in RFP.
- 5.3 Interpretations, corrections and changes made to the specification documents will be made by written addenda.
- 5.4 Oral interpretations/changes to Specification Documents made in any other manner, will not be binding on the City; proposers shall not rely upon oral interpretations.

**6. ADDENDA**

- 6.1 Addenda are written documents issued by the City prior to the date for receipt of offers which modify or interpret the specification document by addition, deletion, clarification or correction.
- 6.2 Addenda will be mailed or delivered to all who are known by the City to have received a complete set of specification documents.
- 6.3 Copies of addenda will be made available for inspection at the office of the Purchasing Agent.
- 6.4 No addendum will be issued later than forty-eight (48) hours prior to the date and time for receipt of offers, except an addendum withdrawing the RFP, or addendum including postponement.
- 6.5 Proposers shall ascertain prior to submitting their offer that they have received all addenda issued, and they shall acknowledge receipt of addenda in their proposal.

**7. ANTI-LOBBYING PROVISION**

- 7.1 During the period between the proposal advertisement date and the contract award, proposers, including their agents and representatives, shall not lobby or promote their proposal with any member of the City Council or City Staff.

**8. EVALUATION AND AWARD**

- 8.1 The signed proposal shall be considered an offer on the part of the proposer. Such offer shall be deemed accepted upon issuance by the City of purchase orders, contract award notifications, or other contract documents appropriate to the work.
- 8.2 No offer shall be withdrawn for a period of ninety (90) calendar days after the time and date established for receiving offers, and each proposer agrees in submitting an offer.
- 8.3 In case of a discrepancy between the unit prices and their extensions, the unit prices shall govern.
- 8.4 The RFP process is designed to be a competitive negotiation platform, where price is not required to be the sole determinative factor; also the City has the flexibility to negotiate with a select firm or selected firms to arrive at a mutually agreeable relationship.
- 8.5 A committee will be assigned the task of reviewing the proposals received.

8.5.1 The committee may request documentation from Proposer(s) of any information provided in their proposal response, or require the Proposer to clarify or expand qualification statements.

8.5.2 The committee may also require a site visit and/or verbal interview with a Proposer or select group of Proposers to clarify and expand upon the proposal response.

8.6 The offer will be awarded to the lowest responsive, responsible proposer whose proposal will be most advantageous to the City, and as the City deem will best serve their requirements.

8.7 The City reserves the right to accept or reject any or all offers, parts of offers; request new proposals, waive irregularities and technicalities in offers; or to award the RFP on a split-order basis, or lump-sum basis; such as shall best serve the requirements and interests of the City.

## **9. INDEMNIFICATION**

9.1 The proposer shall indemnify and save harmless the City of Lincoln, Nebraska from and against all losses, claims, damages, and expenses, including, attorney's fees arising out of or resulting from the performance of the contract that results in bodily injury, sickness, disease, death, or to injury to or destruction of tangible property, including the loss of use resulting therefrom and is caused in whole or in part by the proposer, any subcontractor, any directly or indirectly employed by any of them or anyone for whose acts any of them may be liable. This section will not require the proposer to indemnify or hold harmless the City of Lincoln for any losses, claims damages, and expenses arising out of or resulting from the sole negligence of the City of Lincoln, Nebraska.

9.2 In any and all claims against the City or any of its members, officers or employees by an employee of the proposer, any subcontractor, anyone directly or indirectly employed by any of them or by anyone for whose acts made by any of them may be liable, the indemnification obligation under paragraph 9.1 shall not be limited in any way by any limitation of the amount or type of damages, compensation or benefits payable by or for the bidder or any subcontractor under worker's or workmen's compensation acts, disability benefit acts or other employee benefit acts.

## **10. LAWS**

10.1 The Laws of the State of Nebraska shall govern the rights, obligations, and remedies of the Parties under this proposal and any agreement reached as a result of this process.

10.2 Proposer agrees to abide by all applicable State and Federal laws and regulations concerning the handling and disclosure of private and confidential information concerning individuals and corporations as to inventions, copyrights, patents and patent rights.

## **11. AWARD**

11.1 The RFP process is designed to be a competitive negotiation platform, where price is not required to be the sole determinative factor; also the City has the flexibility to negotiate with a selected firm or firms to arrive at a mutually agreeable relationship.

11.2 The City shall be the sole judge as to merits of the proposal, and the City's decision will be final.

11.3 A committee will be assigned by the Mayor with the task of reviewing the proposals received.

11.3.1 The committee may request documentation from Proposer(s) of any information provided in their proposal response, or require the proposer to clarify or expand qualification statements.

11.3.2 A short list of firms from proposals submitted may be selected for a presentation to the committee and ranked by committee members.

11.4 Final approval to enter into contract negotiations with the top ranked firm will be by the Mayor of the City of Lincoln.

11.5 The City shall not be liable for any expense incurred in connection with preparation of a response to this RFP.

11.6 The contract document shall incorporate by reference all requirements, terms and conditions of the solicitation, proposal received and all negotiated details.

## **12. LIVING WAGE**

12.1 The bidders agree to pay all employees employed in the performance of this contract, a base wage of not less than the City Living Wage per Section 2.81.010 of the Lincoln Municipal Code. This wage is subject to change every July.

# SPECIFICATIONS FOR

## GROUP TERM LIFE, ACCIDENTAL DEATH AND DISMEMBERMENT, VOLUNTARY LIFE & DEPENDENT LIFE

### 1. GENERAL PROVISIONS

- 1.1 The City of Lincoln and Lancaster County invite you to submit a response to this Group Term Life, Accidental Death and Dismemberment, Voluntary Life & Dependent Life Request For Proposals (RFP).
  - 1.1.1 Employees may purchase Voluntary Life insurance for themselves equal to 5 times annual salary, up to \$500,000.
    - 1.1.1.1 Proposers must indicate their willingness to increase the voluntary life schedule and offer an open enrollment to all employees without medical questions/underwriting.
  - 1.1.2 In addition to the City of Lincoln and Lancaster County, two small groups with a historical affiliation to the City/County, known as the Lincoln Airport Authority and the 1<sup>st</sup> Choice Credit Union, will also be a party to this agreement.
  - 1.1.3 The Lincoln Airport Authority provides each eligible employee with a \$20,000 Basic Term Life policy with employees eligible for Voluntary Life Insurance and Dependent coverage.
  - 1.1.4 Eight (8) sealed proposals should be sent to the Purchasing Agent, on or before 12 noon on April 19, 2006 in the office of the Purchasing Agent, 440 South 8<sup>th</sup> Street, Suite 200, K Street Complex, Lincoln, Nebraska, 68508. Proposals will be publicly opened, reading only the names, in the Purchasing Conference Room.
- 1.2 The firm submitting a proposal must possess an A.M. Best or Standard & Poors rating of A or better.
- 1.3 Employees may enroll on behalf of themselves, spouses and children.
- 1.4 The City pays 100% of the premium cost for group term life insurance based on the employee classes and life insurance limits listed below:
 

<u>Class</u>	<u>Description</u>	<u>Life</u>
1.4.1 1	Directors	\$50,000
1.4.2 2	M Class	\$50,000
1.4.3 3	LCEA	\$50,000
1.4.4 4	ATU	\$30,000
1.4.5 5	Firefighter/Police	\$30,000
1.4.6 6	NAGE	\$30,000
- 1.5 The County pays 100% of the premium cost for group term life insurance based on the employee classes and life insurance limits listed below:
 

<u>Class</u>	<u>Description</u>	<u>Life</u>
1.5.1 1	AFSME	\$30,000
1.5.2 2	Deputy Sheriff's	\$30,000
1.5.3 3	Corrections Officers	\$30,000
1.5.4 4	Unrepresented Emp.	\$30,000
1.5.5 5	Elected Officials	\$50,000
- 1.6 Voluntary Life Insurance may be purchased in \$10,000 increments up to 5 times the employees annual salary, up to a \$500,000 maximum benefit.
  - 1.6.1 The eligibility waiting period for voluntary life insurance is consistent with basic group policies.

- 1.7 Dependent Life should be based upon the following schedule, or a comparable schedule, to provide a low cost option to employees wanting to insure a spouse or other dependent:
  - 1.7.1 Dependent Spouse Minimum of \$2,500 to a maximum of 50% of the employees benefit up to \$100,000 with a guaranteed issue limit of 50% of the employee benefit, up to \$50,000.
  - 1.7.2 Dependent Child Minimum of \$3,000 to a maximum of 50% of the employee benefit, up to \$10,000 with a guarantee issue limit of 50% of the employee benefit, up to \$10,000.
- 1.8 Although the basic group life insurance benefits will be paid by the City or the County, all additional insurance will be paid by the Employee with no contribution or subsidization by the City of Lincoln or Lancaster County.
- 1.9 The insurer must provide marketing support during enrollment and total program management thereafter.
- 1.10 The City of Lincoln/Lancaster County Personnel Department, Division of Risk Management & Benefits will assist the insurer with administrative support.
- 1.11 When responding to this RFP, please pay close attention to the following items:
  - 1.11.1 Structure of proposal, to match the sections / numbers of this RFP.
    - 1.11.1.1 Repeat each section and then provide your response.
    - 1.11.1.2 This will be helpful in making sure each response is properly evaluated during the review process.
    - 1.11.1.3 You must address all points and questions directly.
    - 1.11.1.4 Avoid making references to other preprinted material and do not submit marketing material/brochures in lieu of answering a question or addressing a specification.
- 1.12 Discuss only anticipated changes within the next year to your organization which would affect this product or your company's financial rating.
- 1.13 If any part of this RFP is unclear to you, contact:
  - Vince Mejer, Purchasing Agent
  - City/County Purchasing
  - 440 South 8<sup>th</sup> Street, Ste. 200, K St Complex
  - Lincoln, NE 68508
  - (402) 441-8314
  - fax (402) 441-6513
  - [vmejer@lincoln.ne.gov](mailto:vmejer@lincoln.ne.gov)
- 1.14 Finalists may be asked to make a presentation to representatives of the City of Lincoln and Lancaster County.
  - 1.14.1 References will also be checked.
- 1.15 All proposals become the property of the City of Lincoln/Lancaster County and will not be returned.
- 1.16 Any certificates for participants in the Group program are to be issued on an individual basis under the group policy.
  - 1.16.1 Any premium paid by an Employee will be withheld via payroll deduction.
  - 1.16.2 Employees who leave City or County employment shall be permitted to continue coverage on a direct bill basis. As such, coverage must be portable.
- 1.17 All existing certificates of coverage shall be guaranteed renewable, except for nonpayment of premiums.
  - 1.17.1 In the event the City/County discontinues its sponsorship or the program, all participants will be allowed to continue coverage on a direct bill basis.
- 1.18 In order to be given consideration, requests for clarification or interpretation must be received by Vince Mejer, by April 12, 2006 at the above address.
  - 1.18.1 The City/County will determine at its sole discretion whether any request for interpretation shall prompt an explanatory addendum.

- 1.19 Any change or modification to specifications or the process of this RFP will be in the form of a written addendum and will be made available to all known interested parties.
  - 1.19.1 The City/County will make reasonable efforts to inform all proposers of any addendum.
  - 1.19.2 However, it will be the responsibility of the proposers to keep informed of the release of any addendum.
- 1.20 The City/County shall not be responsible for any costs incurred in the preparation and presentation of proposals.
  - 1.20.1 By submitting a proposal, the proposer agrees to all requirements, terms and conditions contained in this RFP.
  - 1.20.2 The proposer is cautioned it is the proposer's responsibility to submit the information necessary to evaluate the proposal.
  - 1.20.3 The City/County is under no obligation to solicit such information if it is not included in the proposal.
  - 1.20.4 Failure by the proposer to submit the information requested may adversely impact the evaluation of the proposal.
- 1.21 All portions of the proposal shall be printed or typewritten.
  - 1.21.1 One original shall be signed in ink by an authorized representative of the proposer who is in a position to bind coverage.
  - 1.21.2 No oral, telegraphic, telephone or facsimile proposal will be accepted.
- 1.22 Proposals must be complete.
  - 1.22.1 Incomplete proposals will not be considered and cannot be supplemented, modified or amended by submissions delivered after the closing time and date of the RFP.
- 1.23 Proposals must be submitted in sealed packages or envelopes, bearing clear identification of the proposer, the date and the words, "Life Insurance Proposal".
- 1.24 No commission or finders fees will be paid by the City of Lincoln or Lancaster County.
- 1.25 Responses may be withdrawn or modified by written request from the proposer prior to the date and time of the opening of the responses.
- 1.26 City/County reserves the right to negotiate a final contract with any or all responses, or to accept or reject any responses, based solely on the City/County discretion and judgement.
  - 1.26.1 The City and County also reserve the right to re-solicit proposals or to contract separately with different proposers.
- 1.27 Any proposer entering into a contract pursuant to this RFP must be qualified and licensed to engage in the business required by the contract under the laws of the State of Nebraska and comply with any and all federal, state and local laws and regulations necessary to the consummation of the proposal.
- 1.28 81 police and fire retirees have grandfathered life insurance rights for coverage to age 65, which become a part of this agreement, as follows:
  - 1.28.1 Two with \$10,000 coverage
  - 1.28.2 Eight with \$15,000 coverage
  - 1.28.3 Forty with \$30,000 coverage
  - 1.28.4 Thirty one dependents with \$3,000 coverage

## **2. EVALUATION OF PROPOSAL**

- 2.1 Proposals will be evaluated by a selection committee of representatives from the City of Lincoln and Lancaster County.
- 2.2 The committee will determine which, if any, proposals best meet the requirements of this RFP and make a recommendation to award the rights to that proposer most likely to result in the successful negotiation of a contract that best meets the needs of the City of Lincoln and Lancaster County.
- 2.3 Proposals considered complete will be evaluated to determine if they comply with the administrative, contractual, technical and financial requirements of the RFP.
  - 2.3.1 Those proposals considered incomplete may be rejected.
  - 2.3.2 If the proposal is unclear, proposers may be asked to provide written clarification.

- 2.4 Elements that may be considered by the committee include, but are not limited to:
  - 2.4.1 Ability to coordinate employee communication campaign.
  - 2.4.2 Ability to meet and satisfy the City/County specification
  - 2.4.3 Competitiveness of premium assumptions.
  - 2.4.4 Degree of underwriting restrictions.
  - 2.4.5 Financial strengths and stability of the insurer.
  - 2.4.6 Reputation and historical experience
  - 2.4.7 Quality of claims and case management organization
  - 2.4.8 Quality of customer service
  - 2.4.9 The strength, integrity and continuity of the account management team
- 2.5 The City/County reserves the right to award a contract to a proposer other than the one with the lowest premium proposal.
  - 2.5.1 The City/County reserves the right to accept or reject any or all proposals to this RFP and to discontinue the selection process at any time.
  - 2.5.2 Further, the City/County may waive any informality, irregularity or other requirements, which it deems does not materially affect the selection process.
- 2.6 Upon completion of the evaluation process, the successful proposer/s, if any, will be notified in writing.
  - 2.6.1 Finalists may be asked to make a presentation to representatives of the City of Lincoln/Lancaster County.
  - 2.6.2 The City of Lincoln/Lancaster County and the notified proposer will use their best efforts to negotiate a contract.
  - 2.6.3 In the event that negotiations with a selected proposer are unsuccessful, the City/County reserves the right to discontinue such negotiations and move to the next best rated proposal.

### **3. PROGRAM SPECIFICATIONS INCLUDING QUESTIONNAIRE**

- 3.1 All proposals must satisfy the following program specifications and describe their ability to meet these requirements.
- 3.2 If you cannot meet one of the provisions, please present alternatives that effectively meet the City/County's concerns or objectives.
- 3.3 Address each program specification in your proposal and expand as requested or needed.
- 3.4 Please provide the following information regarding your company.
  - 3.4.1 Company Name
  - 3.4.2 Person responsible for this proposal
  - 3.4.3 Title
  - 3.4.4 Address
  - 3.4.5 Telephone
  - 3.4.6 Fax Number
  - 3.4.7 Specify the location of the office which would administer this policy.
- 3.5 Financial Ratings
  - 3.5.1 A.M. Best
  - 3.5.2 Moody's
  - 3.5.3 Standard & Poor's
  - 3.5.4 Duff and Phelps
- 3.6 How long have you been writing individual and Group Term Life coverage?
- 3.7 Please provide the information related to your Group Term Life program as of 2005, or the most recently documented data available.
  - 3.7.1 Number of employer plans
  - 3.7.2 Enrolled lives
    - 3.7.4.2.1 Employees
    - 3.7.4.2.2 Employee Spouses
    - 3.7.4.2.3 Children of Employees
  - 3.7.3 Employee enrollment percentage (enrolled employees/eligible employees)

- 3.7.4 Average issue age
- 3.7.5 Age distribution (% book of business)
  - 3.7.5.1 Under 30
  - 3.7.5.2 30-39
  - 3.7.5.3 40-49
  - 3.7.5.4 50-59
  - 3.7.5.5 60-69
  - 3.7.5.6 70-79
  - 3.7.5.7 Over 79
- 3.7.6 Group term life 2005, or most recent, full year annual premium.
- 3.8 What is the total number of full-time employees who are directly employed by your organization who are associated with the Group Term Life program (excluding field sales) on a national and regional basis.
- 3.9 Is you organization licensed to sell Group Term Life insurance in all states?
  - 3.9.1 If not what states are covered?
- 3.10 Eligibility/Enrollment
  - 3.10.1 All full-time or part-time employees who work a regular schedule of 20 hours or more per week will be eligible to enroll for coverage.
  - 3.10.2 New employees will also be eligible to enroll on the first day of the month following their date of hiring or eligibility.
- 3.11 What is the procedure for individuals to enroll?
- 3.12 What are your minimum and maximum issue ages?
- 3.13 Do you have minimum requirements regarding the number or percentage of eligible participants that must enroll in order to issue or renew the Group Term Life contract?
  - 3.13.1 If yes, what are the requirements and what action will be taken if enrollment falls below the minimums either initially or at a later date?
- 3.14 As applicants may take sick, vacation, funeral, FMLA and other approved leaves that are authorized by union agreements and federal law, it is important that all City of Lincoln and Lancaster County employees, including spouses or other dependents under the group, accidental, voluntary or dependent life insurance who are in an approved leave status be considered to be actively at work, for purposes of this RFP and the insuring agreements that arise from it.
- 3.15 How long does it take to process an applicant's initial application?
- 3.16 Please submit a sample of your application forms, including any health statement forms that you will use, for each of the classes of participants.
- 3.17 Discuss the procedures you use to process these forms, including the extent to which you call the applicant or contact an attending physician for additional information.
  - 3.17.1 Please give examples of medical conditions which would result in the rejection of an application and examples of those which will permit acceptance.
- 3.18 As a percent, what rejection rate do you expect for:
  - 3.18.1 Employees after initial enrollment
  - 3.18.2 Spouses or dependents after initial enrollment
- 3.19 Can those who were rejected in the past apply again in the future?
- 3.20 Who pays for the doctor charges made in connection with an individual's group term life application, voluntary or dependent life insurance.
- 3.21 What is your average turnaround time for processing an evidence of insurability application for:
  - 3.21.1 Employees
  - 3.21.2 Spouses
  - 3.21.3 Children
- 3.22 Describe what proof is required to certify those eligible for benefits under the Group Term Life policy.
- 3.23 Is there a maximum time period claimants are allowed to submit a claim from the date of occurrence.
- 3.24 Please elaborate on the usual required information to process a claim. How involved is this process and what do you provide to expedite this process?



**4. PORTABILITY**

- 4.1 Coverage should be fully portable and continued with the same benefits and premium in the event of divorce, termination of employment, or if the City of Lincoln/Lancaster County no longer sponsors the plan.
- 4.2 Describe your process for transferring an insured from the City/County group plan to a direct bill individual plan
  - 4.2.1 Detail any and all differences with the group plan you are proposing.  
The City/County are looking for fair and consistent pricing for both the Group and the ADD, Voluntary and Dependent coverages.
- 4.3 Are there any circumstances in which a participant who is no longer a current employee or who is no longer a spouse of a current or former employee, would not be able to retain coverage?

**5. PREMIUMS, FINANCIAL AND RESERVES**

- 5.1 Will rate adjustments be applied identically to both current and new participants?
- 5.2 Would you guarantee the initial premium rates for the first three years?
  - 5.2.1 If not, what guarantee can you provide that the rate will initially remain stable?
- 5.3 Is your Group Term Life community rated/pooled or experience rated?
- 5.4 Does the insurer guarantee any maximum increase that can be applied at any one time or over the life of the policy after the guarantee period is over?
  - 5.4.1 If yes, please provide specifics.

**6. CUSTOMER SERVICE**

- 6.1 Describe your Group Term Life customer service organization.
- 6.2 Describe any measurements or surveys you perform which measure the satisfaction of your customers or your ability to perform according to your internal requirements or your customer's requirements.
- 6.3 Specify the number of toll-free lines available during open enrollment and thereafter.
- 6.4 Describe how your customer service representatives are trained.
- 6.5 Describe your customer service philosophy and how this is demonstrated.

**7. BILLING**

- 7.1 Describe the payroll deduction requirements for the employer.
  - 7.1.1 Include information on record control and reconciliation, if possible.
- 7.2 Will you accept eligibility via on-line, diskette, tape, hard copy or any of the four methods?
  - 7.2.1 If you have on-line enrollment capabilities, please explain the process and cost.
- 7.3 How frequently do you propose to invoice direct bill participants.
- 7.4 What premium payment modes are available to those participants on a direct bill basis?
- 7.5 What are direct bill participant fees, if any, for billing and mailing expenses?
- 7.6 What is the grace period for late payment of premium?
- 7.7 Describe your billing system for:
  - 7.7.1 Active employees and their dependents
  - 7.7.2 Those who have continued their coverage on a portable basis after termination of their employment with the City/County.

**8. ACCOUNT MANAGEMENT TEAM**

- 8.1 Provide an organizational chart of our proposed contacts and include each team member's responsibilities and reporting relationships.
- 8.2 Provide the following information regarding the person designated as the Account Executive who will have day-to-day responsibilities.
  - 8.2.1 Name
  - 8.2.2 Office Location
  - 8.2.3 Supervisor's name and job title
  - 8.2.4 Name of other clients for which account management is provided.
- 8.3 Will a dedicated customer service representative be assigned to the City/County?

**9. REFERENCES**

- 9.1 Provide names and phone numbers of five current Group Term Life clients as references, including the principal contact's name, title, address and telephone number.
- 9.2 Provide names and phone numbers of the three most recent Group Term Life clients who have ceased doing business with your organization.

**10. MISCELLANEOUS**

- 10.1 If your Group Term Life policy contains any exclusions, please list and describe each exclusion.
- 10.2 Please identify any other critical or important issues which may have been overlooked.
- 10.3 Identify any other benefit provision which is included in your program at no additional cost or which you believe should be considered in designing this program.
- 10.4 Identify the top three problems which you generally encounter when you implement a Group Term Life program.
- 10.5 What distinguishes your company and product from the competition?
- 10.6 Please include a copy of a sample Group Term Life, Voluntary and Dependent Life policies with your response.
- 10.7 Please include a sample contract between the proposer and the City of Lincoln/Lancaster County with your response.
- 10.8 There are presently no covered employees, spouses or dependents on a waiver of premiums.

**11. HOLD HARMLESS CLAUSE**

- 11.1 The insurer shall use reasonable care and diligence in the exercise of its power and the performance of its duties as specified thereunder.
- 11.2 The insurer will be financially liable for errors related to a failure to correct deficiencies uncovered by audits in a prompt manner.
- 11.3 The insurer agrees to indemnify the City of Lincoln, Lancaster County, Lincoln Airport Authority and the 1<sup>st</sup> Choice Credit Union and hold harmless their involvement in the administration of the plan from and against any and all loss, liability, damage, expense, or other cost or against the parties with respect to the agreement if and to the extent that such loss, liability, damage, expense, cost, or obligation was the consequence of the dishonest, fraudulent, criminal, or negligent acts of the insurer's employees or agents acting alone or in collusion with others.

**12. TIME LINE**

- 12.1 This RFP will generally follow the following schedule:

RFP issued	Week of March 27, 2006
Questions may be submitted through	April 12, 2006
Proposals are due by	April 19, 2006
Possible interviews of top candidates	through April 30, 2006
New contract must be in place by	June 1, 2006

**13. DATA AVAILABLE**

- 13.1 The following data is available:
  - Census information - City and County
  - Census information - Airport Authority
  - Group Paid Basis Report with Mutual of Omaha - Present Carrier
  - Group Experience of Prior Carrier
  - Present Life Billing Information - City & County